



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [INDEPENDENT BANK CORP.](#)

City/State [ROCKLAND, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [14,195,859](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[INDEPENDENT BANK CORP.](#)

[288 UNION STR](#)

[ROCKLAND, MA 02370](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	13,648,913			12,082,470			12,585,303			10,863,527			8,314,888																	
Net income (\$000)	79,283			51,653			121,167			165,175			121,622																	
Number of BHCs in peer group	131			127			128			125			154																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.81	2.65	58	3.12	2.84	67	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71															
+ Non-interest income	0.69	1.11	33	0.86	1.14	37	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65															
- Overhead expense	2.10	2.24	45	2.20	2.63	29	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61															
- Provision for credit losses	-0.11	-0.15	50	0.74	0.85	49	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34															
+ Securities gains (losses)	0	0.01	26	0	0.03	49	0	0.02	35	-0.01	0.01	10	0	0	42															
+ Other tax equivalent adjustments	0	0	48	0	0	87	0	0	48	0	0	81	0	0	14															
= Pretax net operating income (tax equivalent)	1.53	1.79	32	1.03	0.64	67	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78															
Net operating income	1.16	1.36	31	0.86	0.48	73	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76															
Net income	1.16	1.35	32	0.86	0.50	72	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.41															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.23	3.14	53	3.87	3.78	55	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42															
Interest expense	0.12	0.27	17	0.40	0.66	20	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7															
Net interest income (tax equivalent)	3.11	2.85	64	3.47	3.10	71	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.08	0.13	39	0.01	0.28	7	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28															
Earnings coverage of net loan and lease losses (X)	27.20	4.52	70	182.50	21.56	94	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.39	30	1.20	1.51	30	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52															
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	32	1.19	1.48	31	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.63	47	0.52	0.66	39	0.71	0.71	57	0.52	0.57	46	0.66	0.57	64															
30-89 days past due loans and leases / Total loans and leases	0.02	0.27	4	0.05	0.36	7	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17															
Liquidity and Funding																														
Net noncore funding dependence	-18.27	-1.82	8	-4.98	6.94	19	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18															
Net short-term noncore funding dependence	-18.77	-8.21	15	-5.80	-2.29	33	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21															
Net loans and leases / Total assets	62.43	59.81	56	71.35	63.21	73	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65															
Capitalization																														
Tier 1 leverage ratio	9.41	9.11	65	9.57	9.03	72	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64															
Holding company equity capital / Total assets	12.27	10.88	72	12.84	11.06	75	12.89	11.16	74	14.98	12.43	82	12.12	11.21	64															
Total equity capital (including minority interest) / Total assets	12.27	11.01	71	12.84	11.18	74	12.89	11.29	74	14.98	12.57	81	12.12	11.30	62															
Common equity tier 1 capital / Total risk-weighted assets	13.31	12.69	63	12.26	12.01	60	12.67	12.38	60	12.86	12.17	72	11.92	12.37	55															
Net loans and leases / Equity capital (X)	5.09	5.51	43	5.56	5.78	46	5.48	5.58	49	5.17	5.21	52	6.38	6.70	44															
Cash dividends / Net income	40	25.30	82	59.15	60.26	54	50.24	42.30	63	34.95	33.12	54	34.58	24.05	64															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			35.12																
Growth Rates																														
Assets	9	9.29	56	12.22	17.07	34	15.81	16.68	48	28.79	9.26	90	9.52	9.35	66															
Equity capital	4.18	9.31	31	2.18	6.16	37	-0.32	6.99	14	59.12	10.49	95	13.74	12.50	69															
Net loans and leases	-4.63	0.79	29	3.16	13.26	21	5.64	9.07	41	29.07	9.10	87	8.71	10.51	56															
Noncore funding	-54.92	-23.76	9	-42.51	-2.41	3	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45															
Long-term debt / Equity capital	4.20	11.05	31	5.21	13.39	38	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62															
Equity investment in subsidiaries / Equity capital	105.01	103.07	65	102.43	103.11	49	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58															
Cash from ops + noncash items + op expense / Op expense + dividends	16.97	130.64	7	370.05	154.33	91	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	183,603	192,853	374,456	415,896	298,084	-4.80	64.88
Income from lease financing receivables.....	289	243	422	438	0	18.93	
Fully taxable income on loans and leases.....	182,626	191,806	372,312	413,840	296,081	-4.79	65.86
Tax-exempt income on loans and leases.....	1,266	1,290	2,566	2,494	2,003	-1.86	1.36
Estimated tax benefit on income on loans and leases.....	435	482	916	944	704	-9.89	-42.23
Income on loans and leases (tax equivalent).....	184,327	193,578	375,794	417,278	298,788	-4.78	64.42
Investment interest income (tax equivalent).....	13,826	15,817	30,340	32,649	26,771	-12.58	30.85
Interest on balances due from depository institutions.....	839	292	847	2,207	2,676	187.33	120.79
Interest income on other earning assets.....	80	367	744	1,198	0	-78.20	
Total interest income (tax equivalent)	199,072	210,054	407,725	453,332	328,235	-5.23	61.77
Interest on time deposits of \$250K or more	712	2,111	3,605	3,792	1,236	-66.27	
Interest on time deposits < \$250K.....	2,259	8,220	13,146	13,892	5,711	-72.52	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,757	7,588	10,583	23,501	13,049	-76.85	-42.82
Interest on other borrowings and trading liabilities.....	1,233	1,885	3,363	6,827	3,832	-34.59	-60.39
Interest on subordinated debt and mandatory convertible securities	1,365	2,065	3,497	5,459	1,663	-33.90	63.28
Total interest expense.....	7,326	21,869	34,194	53,471	25,491	-66.50	-23.33
Net interest income (tax equivalent).....	191,746	188,185	373,531	399,861	302,744	1.89	68.94
Non-interest income.....	47,417	51,941	105,105	109,448	87,145	-8.71	16.72
Adjusted operating income (tax equivalent)	239,163	240,126	478,636	509,309	389,889	-0.40	55.17
Overhead expense.....	143,381	132,802	273,060	284,342	227,239	7.97	50.48
Provision for credit losses.....	-7,459	45,000	52,500	6,000	4,775		
Securities gains (losses)	0	160	160	-1,462	0	-100.00	
Other tax equivalent adjustments	0	2	0	1	-1	-100.00	
Pretax net operating income (tax equivalent).....	104,105	62,071	153,764	219,072	156,650	67.72	80.39
Applicable income taxes	24,384	9,927	31,669	52,933	34,304	145.63	35.95
Tax equivalent adjustments	438	491	928	964	724	-10.79	-44.49
Applicable income taxes (tax equivalent).....	24,822	10,418	32,597	53,897	35,028	138.26	32.56
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	79,283	51,653	121,167	165,175	121,622	53.49	103.36
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	79,283	51,653	121,167	165,175	121,622	53.49	103.36
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	79,283	51,653	121,167	165,175	121,622	53.49	103.36
Investment securities income (tax equivalent).....	13,826	15,817	30,340	32,649	26,771	-12.58	30.85
US Treasury and agency securities (excluding mortgage-backed securities)	2,123	1,650	3,154	3,378	2,973	28.67	61.94
Mortgage-backed securities	11,350	13,819	26,128	28,217	22,845	-17.87	28.07
All other securities	353	348	1,058	1,054	953	1.64	-10.24
Cash dividends declared.....	31,711	30,554	60,878	57,729	42,051	3.79	107.86
Common	31,711	30,554	60,878	57,729	42,051	3.79	107.86
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Percent of Average Assets																
Interest income (tax equivalent)	2.92	2.92	49	3.48	3.46	53	3.24	3.27	49	4.17	4	66	3.95	4.08	40	
Less: Interest expense	0.11	0.25	16	0.36	0.61	20	0.27	0.48	19	0.49	0.98	14	0.31	0.75	7	
Equals: Net interest income (tax equivalent)	2.81	2.65	58	3.12	2.84	67	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71	
Plus: Non-interest income	0.69	1.11	33	0.86	1.14	37	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65	
Equals: adjusted operating income (tax equivalent)	3.50	3.82	38	3.97	4.05	47	3.80	4.04	41	4.69	4.41	68	4.69	4.27	70	
Less: Overhead expense	2.10	2.24	45	2.20	2.63	29	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61	
Less: Provision for credit losses	-0.11	-0.15	50	0.74	0.85	49	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34	
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	99	0	0	97	0	0	49	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	-0.01	0.01	10	0	0	42	
Plus: other tax equivalent adjustments	0	0	48	0	0	87	0	0	48	0	0	81	0	0	14	
Equals: Pretax net operating income (tax equivalent)	1.53	1.79	32	1.03	0.64	67	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78	
Less: Applicable income taxes (tax equivalent)	0.36	0.41	35	0.17	0.16	44	0.26	0.23	58	0.50	0.36	87	0.42	0.32	75	
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	46	
Equals: Net operating income	1.16	1.36	31	0.86	0.48	73	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76	
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
Equals: Net income	1.16	1.35	32	0.86	0.50	72	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	
Memo: Net income (last four quarters)	1.11	1.25	37	1.28	0.81	84	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	
Net income—BHC and noncontrolling (minority) interest	1.16	1.37	31	0.86	0.50	72	0.96	0.83	62	1.52	1.20	84	1.46	1.22	76	
Margin Analysis																
Average earning assets / Average assets	90.42	93.15	16	89.75	91.74	26	89.94	92.32	19	90.33	91.05	38	92.22	93.23	36	
Average interest-bearing funds / Average assets	54.80	62.32	20	57.47	65.48	18	56.24	64.06	18	56.59	65.57	15	59.21	70.70	10	
Interest income (tax equivalent) / Average earning assets	3.23	3.14	53	3.87	3.78	55	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42	
Interest expense / Average earning assets	0.12	0.27	17	0.40	0.66	20	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7	
Net interest income (tax equivalent) / Average earning assets	3.11	2.85	64	3.47	3.10	71	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72	
Yield or Cost																
Total loans and leases (tax equivalent)	3.98	4.05	47	4.23	4.44	42	4.05	4.27	41	4.91	5.09	45	4.60	4.85	32	
Interest-bearing bank balances	0.10	0.11	39	0.13	0.50	3	0.12	0.27	6	2.28	2.04	66	2.05	1.88	65	
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			1.50		
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	0.70	34	
Total earning assets	3.22	3.11	53	3.87	3.74	56	3.59	3.51	51	4.61	4.36	68	4.27	4.33	45	
Investment securities (tax equivalent)	2.02	1.80	64	2.67	2.51	67	2.64	2.25	81	2.78	2.76	53	2.64	2.69	45	
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.28	70	12.45	2.01	97	11.90	1.75	98	7.70	2.32	97	5.60	2.20	93	
Mortgage-backed securities	1.82	1.56	71	2.44	2.33	59	2.38	2.05	81	2.58	2.61	50	2.40	2.44	46	
All other securities	17.59	2.91	98	14.98	3.48	96	23.26	3.24	98	19.32	4.06	95	13.85	3.74	96	
Interest-bearing deposits	0.13	0.24	25	0.54	0.70	37	0.40	0.53	39	0.67	1.10	19	0.43	0.85	11	
Time deposits of \$250K or more	0.81	0.76	57	1.79	1.67	60	1.59	1.42	64	1.94	1.96	43	1.33	1.57	27	
Time deposits < \$250K	0.64	0.72	47	1.61	1.58	52	1.42	1.36	54	1.45	1.82	27	1	1.42	13	
Other domestic deposits	0.05	0.17	16	0.29	0.50	18	0.19	0.36	17	0.51	0.93	17	0.33	0.64	16	
Foreign deposits		0.12			0.59			0.42			1.19			1.85		
Federal funds purchased and repos		0.19			0.85			0.62			1.86			0.19	1.03	18
Other borrowed funds and trading liabilities	1.08	1.31	42	0.52	1.62	9	0.61	1.50	12	1.70	2.38	16	0.84	2.10	2	
All interest-bearing funds	0.20	0.40	17	0.63	0.92	24	0.48	0.74	24	0.87	1.49	15	0.52	1.06	9	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		47,417		51,941		105,105		109,448		87,145		
Fiduciary activities income		15,429		13,116		27,157		25,940		23,441		
Service charges on deposit accounts - domestic		7,949		8,059		15,799		20,714		18,940		
Trading revenue.....		403		8,682		12,755		6,597		2,967		
Investment banking fees and commissions.....		1,429		868		2,005		1,985		2,265		
Insurance activities revenue.....		318		141		270		794		449		
Venture capital revenue.....		1,129		-482		-365		685		20		
Net servicing fees		586		-876		-1,043		1,588		359		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		7,866		6,449		19,876		11,382		5,011		
Other non-interest income.....		12,308		15,984		28,651		39,763		33,693		
Total overhead expenses		143,381		132,802		273,060		284,342		227,239		
Personnel expense.....		83,143		75,028		153,336		149,726		124,751		
Net occupancy expense.....		17,977		17,613		39,377		32,177		26,139		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,727		3,256		6,135		6,379		2,389		
Other operating expenses.....		39,534		36,905		74,212		96,060		73,960		
Fee income on mutual funds and annuities.....		1,747		1,009		2,275		2,779		2,714		
Memoranda												
Assets under management in proprietary mutual funds and annuities		422,038		330,184		339,136		342,185		268,031		
Number of equivalent employees		1,363		1,393		1,375		1,348		1,188		
Average personnel expense per employee.....		61		53.86		111.52		111.07		105.01		
Average assets per employee.....		10,013.88		8,673.70		9,152.95		8,059		6,999.06		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		3.68	2.15	75	1.94	2.20	51	2.16	2.02	58	2.54	2.72
Overhead expenses / Net Interest Income + non-interest income		60.06	59.03	50	55.42	63.28	25	57.16	62.28	33	55.93	61.29
Percent of Average Assets												
Total overhead expense		2.10	2.24	45	2.20	2.63	29	2.17	2.57	32	2.62	2.69
Personnel expense.....		1.22	1.25	46	1.24	1.31	44	1.22	1.30	44	1.38	1.41
Net occupancy expense.....		0.26	0.24	64	0.29	0.26	65	0.31	0.26	70	0.30	0.28
Other operating expenses.....		0.62	0.73	42	0.66	0.99	25	0.64	0.94	24	0.94	0.97
Overhead less non-interest income		1.41	1.10	77	1.34	1.36	52	1.33	1.25	53	1.61	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		59.95	58.45	52	55.31	62.83	27	57.05	61.82	34	55.83	60.64
Personnel expense.....		34.76	33.10	59	31.25	32.43	38	32.04	32.36	43	29.40	32.39
Net occupancy expense.....		7.52	6.33	69	7.33	6.65	63	8.23	6.58	75	6.32	6.52
Other operating expenses.....		17.67	18.60	47	16.72	23.06	23	16.79	22.28	24	20.11	21.20
Total non-interest income		19.83	28.18	34	21.63	27.40	39	21.96	28.83	39	21.49	29.23
Fiduciary activities income		6.45	2.24	87	5.46	2.10	85	5.67	2.09	85	5.09	1.97
Service charges on domestic deposit accounts		3.32	3.19	49	3.36	3.35	50	3.30	3.27	51	4.07	3.88
Trading revenue.....		0.17	0.72	54	3.62	1.60	82	2.66	1.28	81	1.30	1.18
Investment banking fees and commissions.....		0.60	2.52	30	0.36	2.64	24	0.42	2.46	29	0.39	3.54
Insurance activities revenue.....		0.13	0.37	59	0.06	0.39	49	0.06	0.41	47	0.16	0.47
Venture capital revenue.....		0.47	0.02	92	-0.20	0	4	-0.08	0.01	3	0.13	0.02
Net servicing fees		0.25	0.55	55	-0.36	-0.20	21	-0.22	0.01	19	0.31	0.28
Net securitization income		0	0.01	44	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		3.29	3.83	54	2.69	2.89	64	4.15	3.92	64	2.23	1.86
Other non-interest income.....		5.15	9.26	26	6.66	9.31	36	5.99	9.65	34	7.81	10.04
Overhead less non-interest income		40.12	29.94	77	33.67	34.19	50	35.09	31.93	55	34.34	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.42	21.54	70	15.99	18.39	28	20.60	18.63	60	24.16	20.56
Applicable income tax + TE / Pretax net operating income + TE		23.84	23.10	64	16.78	22.75	14	21.20	21.18	42	24.60	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,073,062	7,266,355	7,191,797	7,333,077	5,699,479	-2.66	51.01	
Commercial and industrial loans	1,711,188	1,924,215	2,038,268	1,416,530	1,091,525	-11.07	97.67	
Loans to individuals	21,009	22,703	20,969	25,639	14,051	-7.46	75.29	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	13,003	10,181	14,395	12,125	14,920	27.72	264.23	
Other loans and leases	146,287	181,589	185,541	119,575	92,650	-19.44	19.87	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	8,964,549	9,405,043	9,450,970	8,906,946	6,912,625	-4.68	57.63	
Less: Allowance for loan and lease losses	102,357	112,176	113,392	67,740	64,293	-8.75	77.31	
Net loans and leases	8,862,192	9,292,867	9,337,578	8,839,206	6,848,332	-4.63	57.43	
Debt securities that reprice or mature in over 1 year	1,638,017	1,138,262	1,131,529	1,147,932	1,050,077	43.91	103.04	
Mutual funds and equity securities	22,975	20,810	22,107	21,261	19,477	10.40	54.87	
Subtotal	10,523,184	10,451,939	10,491,214	10,008,399	7,917,886	0.68	63.12	
Interest-bearing bank balances	2,114,477	974,105	1,127,176	36,288	122,953	117.07	820.38	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	18,320	13,281	5,843	19,298	4,165	37.94	165.97	
Trading assets	91,090	157,430	134,425	55,744	18,663	-42.14	88.28	
Total earning assets	12,747,071	11,596,755	11,758,658	10,119,729	8,063,667	9.92	89.24	
Non-interest-bearing cash and due from depository institutions	141,993	132,066	169,550	114,737	127,550	7.52	38.67	
Premises, fixed assets, and leases	166,111	169,418	164,552	170,187	88,702	-1.95	120.85	
Other real estate owned	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries	1,889	2,683	2,681	2,686	3,094	-29.59	-37.01	
Intangible and other assets	1,138,795	1,122,763	1,110,033	995,643	570,850	1.43	127.60	
Total assets	14,195,859	13,023,685	13,205,474	11,402,982	8,853,863	9.00	91.35	
Quarterly average assets	13,935,582	12,708,704	13,176,077	11,447,061	8,598,949	9.65	92.46	
Average loans and leases (YTD)	9,264,574	9,143,300	9,289,407	8,493,641	6,494,287	1.33	65.58	
Memoranda								
Loans held-for-sale	25,561	45,395	58,104	33,307	6,431	-43.69	97.73	
Loans not held-for-sale	8,938,988	9,359,648	9,392,866	8,873,639	6,906,194	-4.49	57.54	
Real estate loans secured by 1–4 family	2,720,835	2,960,543	2,824,783	3,133,020	2,367,957	-8.10	39.64	
Commercial real estate loans	4,348,350	4,301,626	4,362,843	4,196,000	3,328,070	1.09	59.37	
Construction and land development	542,577	607,734	620,129	582,476	484,588	-10.72	26.13	
Multifamily	660,425	574,820	605,165	562,914	499,642	14.89	45.97	
Nonfarm nonresidential	3,145,348	3,119,072	3,137,549	3,050,610	2,343,840	0.84	70.40	
Real estate loans secured by farmland	3,877	4,186	4,171	4,057	3,452	-7.38	-44.76	
Total investment securities	1,679,312	1,172,353	1,159,479	1,188,491	1,073,719	43.24	102.70	
U.S. Treasury securities	135,361	4,025	4,017	4,032	1,004	3263.01	13328.67	
US agency securities (excluding mortgage-backed securities)	227,896	24,345	24,116	45,989	32,038	836.11	123.93	
Municipal securities	555	1,147	807	1,396	1,735	-51.61	-87.37	
Mortgage-backed securities	1,289,394	1,119,006	1,105,304	1,112,614	1,015,829	15.23	83.92	
Asset-backed securities	1,141	1,075	1,140	1,206	1,429	6.14	-30.17	
Other debt securities	1,990	1,945	1,988	1,993	2,207	2.31	-47.13	
Mutual funds and equity securities	22,975	20,810	22,107	21,261	19,477	10.40	54.87	
Available-for-sale securities	794,516	420,517	412,860	426,424	442,752	88.94	103.81	
U.S. Treasury securities	132,351	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	194,043	24,345	24,116	33,115	32,038	697.05	183.67	
Municipal securities	555	1,147	807	1,396	1,735	-51.61	-87.37	
Mortgage-backed securities	465,936	393,505	386,309	390,214	406,843	18.41	56.20	
Asset-backed securities	1,141	1,075	1,140	1,206	1,429	6.14	-30.17	
Other debt securities	490	445	488	493	707	10.11	-78.36	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	15,980	33,027	27,664	12,458	-7,851	-51.62	20.48	
Available-for-sale securities appreciation (depreciation)	12,154	20,175	17,406	5,719	-7,798	-39.76	2.98	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	447,399	431,827	419,604	375,530	361,124	3.61	-0.67	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,423,133	3,739,162	3,808,963	2,691,121	2,475,808	18.29	130.32
NOW, ATS and transaction accounts	2,481,235	2,275,484	2,295,969	1,848,055	1,394,926	9.04	78.53
Time deposits less brokered deposits < \$250K	666,117	809,004	748,405	912,860	603,774	-17.66	
MMDA and other savings accounts	4,266,913	3,610,916	3,938,758	3,214,193	2,847,475	18.17	89.36
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,837,398	10,434,566	10,792,095	8,666,229	7,321,983	13.44	99.51
Time deposits of \$250K or more	151,225	227,960	202,247	244,710	104,936	-33.66	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	35,011	134,982	35,042	104,912	147,046	-74.06	40.04
Other borrowings w/remaining maturity over 1 year	24,108	48,221	33,472	85,741	760	-50.01	-6.68
Brokered deposits < \$250K	0	55,480	0	244,245	2,472	-100.00	
Noncore funding	210,344	466,643	270,761	679,608	255,214	-54.92	-53.85
Trading liabilities	87,648	154,849	131,567	53,517	17,132	-43.40	84.64
Subordinated notes and debentures + trust preferred securities	112,595	112,498	112,547	112,449	110,901	0.09	4.43
Other liabilities	206,252	183,437	195,819	183,036	75,143	12.44	191.75
Total liabilities	12,454,237	11,351,993	11,502,789	9,694,839	7,780,373	9.71	88.27
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	329	328	328	342	279	0.30	26.05
Common surplus	948,130	942,685	945,638	1,035,450	527,648	0.58	132.30
Retained earnings	763,596	676,834	716,024	654,182	546,736	12.82	94.84
Accumulated other comprehensive income	29,567	51,845	40,695	18,169	-1,173	-42.97	725.43
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,741,622	1,671,692	1,702,685	1,708,143	1,073,490	4.18	116.65
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,741,622	1,671,692	1,702,685	1,708,143	1,073,490	4.18	116.65
Total liabilities and capital	14,195,859	13,023,685	13,205,474	11,402,982	8,853,863	9.00	91.35
Memoranda							
Non-interest-bearing deposits	4,486,386	3,833,129	3,909,607	2,833,311	2,540,160	17.04	133.61
Interest-bearing deposits	7,502,237	6,884,877	7,084,735	6,321,873	4,889,231	8.97	75.37
Total deposits	11,988,623	10,718,006	10,994,342	9,155,184	7,429,391	11.85	93.41
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,702,685	1,708,143	1,708,143	1,073,490	943,809		
Accounting restatements	0	1,553	1,553	0	0		
Net income	79,283	51,653	121,167	165,175	121,622		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,493	-92,779	-89,826	8,172	5,750		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	499,693	42,474		
Less: Dividends declared	31,711	30,554	60,878	57,729	42,051		
Change in other comprehensive income	-11,128	33,676	22,526	19,342	1,886		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,741,622	1,671,692	1,702,685	1,708,143	1,073,490		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	49.82	36.32	78	55.79	36.22	89	54.46	36.22	86	64.31	37.78	93	64.37	53.63	74
Commercial and industrial loans	12.05	12.25	56	14.77	14.99	50	15.44	13.52	61	12.42	12.02	56	12.33	11.42	60
Loans to individuals	0.15	3.48	11	0.17	3.53	11	0.16	3.40	13	0.22	4.20	13	0.16	2.65	14
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0.09	0.21	62	0.08	0.20	61	0.11	0.19	65	0.11	0.24	66	0.17	0.47	60
Other loans and leases.....	1.03	4.22	21	1.39	4.66	21	1.41	4.63	24	1.05	5.01	14	1.05	2.64	40
Net loans and leases.....	62.43	59.81	56	71.35	63.21	73	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65
Debt securities over 1 year.....	11.54	17.61	26	8.74	14.01	24	8.57	15.55	18	10.07	14.60	21	11.86	13.20	47
Mutual funds and equity securities	0.16	0.06	83	0.16	0.05	83	0.17	0.05	82	0.19	0.06	87	0.22	0.05	88
Subtotal	74.13	78.32	25	80.25	78.43	40	79.45	78.16	40	87.77	79.65	78	89.43	87.24	61
Interest-bearing bank balances	14.90	9.11	84	7.48	6.78	59	8.54	7.51	59	0.32	3.06	9	1.39	2.30	45
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.13	1.53	13	0.10	1.83	6	0.04	1.68	6	0.17	1.91	11	0.05	2.14	7
Trading assets	0.64	0.60	75	1.21	1.09	77	1.02	1.01	75	0.49	1.19	69	0.21	0.02	92
Total earning assets.....	89.79	91.43	31	89.04	90.72	25	89.04	91.05	22	88.75	89.53	36	91.08	92.24	34
Non-interest cash and due from depository institutions.....	1	1.01	46	1.01	1.08	43	1.28	1.07	66	1.01	1.14	38	1.44	1.25	60
Other real estate owned.....	0	0.02	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	9
All other assets.....	9.21	7.50	69	9.94	8.16	75	9.67	7.82	74	10.25	9.27	65	7.48	6.39	64
Memoranda															
Short-term investments	15.02	12.01	71	7.58	10.58	42	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20
U.S. Treasury securities.....	0.95	1.08	68	0.03	0.92	37	0.03	0.84	41	0.04	1.03	36	0.01	0.37	58
US agency securities (excluding mortgage-backed securities)	1.61	0.77	80	0.19	0.48	46	0.18	0.63	43	0.40	0.54	55	0.36	1.67	36
Municipal securities	0	1.72	17	0.01	1.45	21	0.01	1.69	20	0.01	1.34	22	0.02	2.66	13
Mortgage-backed securities	9.08	12.97	34	8.59	11.11	37	8.37	11.75	36	9.76	11.44	37	11.47	8.73	68
Asset-backed securities	0.01	0.38	55	0.01	0.27	56	0.01	0.32	53	0.01	0.28	54	0.02	0.26	70
Other debt securities	0.01	0.52	31	0.01	0.39	33	0.02	0.42	33	0.02	0.39	35	0.02	0.52	39
Loans held-for-sale.....	0.18	0.42	46	0.35	0.48	57	0.44	0.52	58	0.29	0.39	56	0.07	0.29	50
Loans held for investment	62.97	59.85	59	71.87	63.46	71	71.13	61.72	77	77.82	63.50	88	78	73.24	68
Real estate loans secured by 1–4 family	19.17	11.69	82	22.73	12.29	90	21.39	11.91	89	27.48	13.29	91	26.74	16.83	80
Revolving	4.49	1.45	96	5.30	1.80	96	5.04	1.66	96	6.25	2.07	96	7.65	2.43	94
Closed-end, secured by first liens	14.38	9.84	75	17.02	9.99	85	16	9.81	82	20.70	10.69	87	18.51	13.60	73
Closed-end, secured by junior liens	0.30	0.20	77	0.41	0.26	78	0.35	0.22	79	0.52	0.28	83	0.58	0.41	70
Commercial real estate loans	30.63	22.48	71	33.03	21.90	79	33.04	22.22	79	36.80	22.23	85	37.59	33.39	67
Construction and land development	3.82	3.35	59	4.67	3.32	70	4.70	3.40	68	5.11	3.44	73	5.47	4.78	60
Multifamily.....	4.65	3.31	73	4.41	3.07	74	4.58	3.12	75	4.94	3.01	80	5.64	5.12	69
Nonfarm nonresidential	22.16	14.81	78	23.95	14.50	82	23.76	14.72	82	26.75	14.69	86	26.47	21.85	72
Real estate loans secured by farmland.....	0.03	0.34	38	0.03	0.33	40	0.03	0.33	37	0.04	0.36	39	0.04	0.88	30

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	78.90	59.66	84	77.26	55.37	90	76.10	57.15	86	82.33	57.46	91	82.45	72.88	70
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.35	19.82	81	31.48	19.50	86	29.89	19.43	83	35.18	20.75	88	34.26	23.13	78
Real estate loans secured by 1–4 family.....	7.11	2.42	95	7.35	2.79	95	7.04	2.64	94	8	3.15	94	9.80	3.34	93
Revolving	23.24	17.22	72	24.13	16.49	80	22.85	16.59	76	27.17	17.39	83	24.46	19.33	69
Closed-end.....	48.51	36.54	69	45.74	32.96	75	46.16	34.63	68	47.11	33.52	71	48.14	45.57	60
Construction and land development.....	6.05	5.50	58	6.46	4.97	66	6.56	5.26	63	6.54	5.09	65	7.01	6.53	60
1–4 family.....	2.06	1.11	78	1.56	0.93	72	1.74	0.93	76	1.57	0.94	72	2.63	1.52	77
Other.....	3.99	4.33	48	4.90	3.90	64	4.82	4.19	60	4.97	4.02	64	4.38	4.90	47
Multifamily.....	7.37	5.34	72	6.11	4.72	69	6.40	4.96	68	6.32	4.69	70	7.23	6.76	66
Nonfarm nonresidential	35.09	24.14	77	33.16	21.76	79	33.20	22.93	75	34.25	22.15	76	33.91	30.16	63
Owner-occupied.....	8.64	8.14	54	8.30	7.38	56	8.15	7.68	55	8.59	7.72	58	8.85	10.31	40
Other.....	26.45	15.71	87	24.86	14.16	89	25.04	14.95	86	25.66	14.34	88	25.05	19.35	75
Real estate loans secured by farmland.....	0.04	0.59	39	0.04	0.52	39	0.04	0.54	37	0.05	0.55	38	0.05	1.27	30
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans	19.09	20.98	52	20.46	23.90	38	21.57	22.17	51	15.90	19.53	41	15.79	16.21	54
Loans to individuals	0.23	6.28	12	0.24	6.11	9	0.22	6.13	10	0.29	7.13	11	0.20	3.89	14
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	0.04	32
Agricultural loans.....	0.15	0.37	60	0.11	0.31	58	0.15	0.32	64	0.14	0.37	61	0.22	0.69	60
Other loans and leases.....	1.63	8.03	20	1.93	8.93	20	1.96	9.09	21	1.34	9.85	12	1.34	3.74	39
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	517.91	383.17	77	568.12	392.62	81	542.95	381.27	80	563.78	391.26	80	595.89	505.61	69
Real estate loans secured by 1–4 family.....	199.23	124.52	80	231.47	133.24	85	213.26	125.03	87	240.87	138.18	83	247.57	161.34	80
Revolving	46.67	15.53	96	54.02	19.64	93	50.24	17.42	93	54.79	21.26	93	70.81	23.52	94
Closed-end.....	152.56	107.53	77	177.45	112.01	81	163.02	106.14	78	186.08	115.20	82	176.77	134.73	74
Commercial real estate loans	318.40	238.21	72	336.32	237.30	74	329.38	234.65	74	322.59	229.44	70	347.95	316.03	62
Construction and land development.....	39.73	35.52	58	47.52	35.78	67	46.82	35.62	66	44.78	34.95	65	50.66	44.92	62
1–4 family.....	13.54	7.06	77	11.49	6.74	71	12.45	6.34	78	10.75	6.61	69	18.98	10.21	81
Other.....	26.19	28.07	50	36.03	27.86	64	34.37	28.16	64	34.03	27.32	62	31.68	33.75	52
Multifamily.....	48.36	34.78	73	44.94	33.28	72	45.69	32.74	75	43.28	31.04	76	52.24	48.38	68
Nonfarm nonresidential	230.31	157.17	77	243.87	157.33	78	236.87	155.06	77	234.54	152.10	75	245.05	208.15	65
Owner-occupied.....	56.72	52.65	56	61.05	53.29	59	58.19	52.37	59	58.83	53.07	58	63.99	70.68	45
Other.....	173.59	102.08	87	182.81	101.60	87	178.69	100.54	89	175.70	97.41	83	181.06	134.17	76
Real estate loans secured by farmland.....	0.28	3.59	38	0.33	3.50	37	0.31	3.44	37	0.31	3.60	37	0.36	8.13	30
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	125.30	127.07	58	150.45	159.86	45	153.88	139.91	57	108.90	122.02	48	114.12	107.07	57
Loans to individuals	1.54	35.29	11	1.78	38.40	13	1.58	37.47	14	1.97	43.51	12	1.47	24.45	14
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	0.24	32
Agricultural loans.....	0.95	2.01	63	0.80	2.03	59	1.09	1.88	66	0.93	2.18	63	1.56	4.49	58
Other loans and leases.....	10.71	46.75	22	14.20	51.14	21	14.01	49.54	23	9.19	52.44	13	9.69	25.58	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.90	28.84	78	37.44	26.07	78	38.05	27.32	77	38.53	26.45	80	39.32	35.09	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.91	187.37	77	275.32	186.18	79	271.51	183.76	80	263.82	178.57	75	284.17	243.62	69
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	318.63	244.59	70	336.38	244.21	72	329.70	240.85	73	322.65	236.10	68	348.16	318.90	61

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	15.02	12.01	71	7.58	10.58	42	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20
Liquid assets	28.18	28.17	50	18.51	24.60	33	19.42	26.22	34	12.01	22.44	19	14.89	15.56	48
Investment securities	11.83	19.64	23	9	16.55	17	8.78	17.85	14	10.42	16.99	19	12.13	16.02	34
Net loans and leases	62.43	59.81	56	71.35	63.21	73	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65
Net loans, leases and standby letters of credit	62.57	60.62	53	71.50	64.12	71	70.87	62.48	74	77.71	64.84	84	77.54	73.71	65
Core deposits	83.39	74.75	85	80.12	68.08	85	81.72	70.67	88	76	63.09	80	82.70	69.97	92
Noncore funding	1.48	10.89	3	3.58	16.68	7	2.05	14.13	3	5.96	19.36	11	2.88	16.58	7
Time deposits of \$250K or more	1.07	1.81	36	1.75	2.56	40	1.53	2.11	41	2.15	2.94	42	1.19	4.28	7
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.97	21
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.25	0.99	50	1.04	2.06	42	0.27	1.24	40	0.92	3.01	30	1.66	3.63	46
Earning assets that reprice within 1 year	46.51	38.93	69	44.39	39.71	61	45.26	39.38	63	37.15	39.29	41	39.12	32.35	69
Interest-bearing liabilities that reprice within 1 year	4.75	7.04	40	6.84	9.42	38	5.94	8.20	44	9.67	10.19	57	5.77	18.20	12
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	41.76	30.25	77	37.55	28.34	71	39.32	29.11	73	27.48	26.63	48	33.35	12.98	85
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.27	-1.82	8	-4.98	6.94	19	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18
Net short-term noncore funding dependence	-18.77	-8.21	15	-5.80	-2.29	33	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21
Short-term investment / Short-term noncore funding	1,354.74	284.81	94	259.06	138.95	80	548.80	184.19	93	10.60	77.77	11	57.97	62.28	72
Liquid assets - short-term noncore funding / Nonliquid assets	37.69	34.02	59	19.13	23.27	53	22.16	28.18	47	8.42	16.97	38	14.58	4.17	79
Net loans and leases / Total deposits	73.92	74.66	49	86.70	82.84	58	84.93	79.43	68	96.55	90.31	69	92.18	92.88	43
Net loans and leases / Core deposits	74.87	81.17	42	89.06	93.70	44	86.52	88.34	53	102	103.93	53	93.53	106.50	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.26	0.84	68	2.83	1.82	73	2.28	1.57	69	1.01	0.72	69	-0.88	-0.47	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.96	1.94	32	1.73	4.82	17	1.44	4.31	13	0.46	1.36	32	-0.87	-1.95	71
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	51.32	13.42	90	62.36	12.14	96	62.49	11.38	95	62.33	12.67	97	56.95	10.76	92
Available-for-sale securities	47.31	84.66	9	35.87	85.75	2	35.61	87.23	3	35.88	85.40	2	41.24	88.32	7
U.S. Treasury securities	8.06	5.52	73	0.34	5.43	40	0.35	4.72	45	0.34	6.15	40	0.09	2.08	58
US agency securities (excluding mortgage-backed securities)	13.57	4.50	84	2.08	3.23	55	2.08	4.01	52	3.87	3.49	68	2.98	11	38
Municipal securities	0.03	8.87	17	0.10	9.39	21	0.07	9.83	19	0.12	7.75	22	0.16	16.63	12
Mortgage-backed securities	76.78	66.59	65	95.45	67.27	91	95.33	66.64	89	93.62	67.43	89	94.61	54.50	98
Asset-backed securities	0.07	2.05	55	0.09	1.68	55	0.10	1.91	53	0.10	1.66	55	0.13	1.54	69
Other debt securities	0.12	3.17	31	0.17	2.93	40	0.17	3.01	38	0.17	2.94	40	0.21	3.75	40
Mutual funds and equity securities	1.37	0.32	88	1.78	0.37	92	1.91	0.35	92	1.79	0.40	92	1.81	0.41	87
Debt securities 1 year or less	1.09	8.69	14	1.13	11.75	6	0.50	10.55	7	1.62	11.86	12	0.39	13.91	9
Debt securities 1 to 5 years	15.66	17.05	53	25.84	18.03	70	36.81	17.03	86	17.89	17.94	58	9.24	23.42	24
Debt securities over 5 years	81.88	72.17	61	71.25	66.01	48	60.78	69.86	31	78.70	66.02	59	88.56	58.36	89
Pledged securities	26.64	33.87	43	36.83	37.40	46	36.19	35.67	50	31.60	30.57	54	33.63	42.20	39
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	116	51.37	81	1,020.20	146.89	97	1,938.32	183.32	98	-56.27	26.69	0	6.38	16.28	47
Investment securities	43.24	33.34	65	-3.22	14.17	18	-2.44	23.62	14	10.69	11.75	61	13.60	8.02	72
Core deposits	13.44	16.88	45	17.19	25.99	25	24.53	26.88	48	18.36	11.23	76	10.87	10.40	66
Noncore funding	-54.92	-23.76	9	-42.51	-2.41	3	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,638,399	3,348,063	3,301,692	3,337,931	2,639,689
Commit: Secured commercial real estate loans	531,263	462,306	454,278	623,502	392,668
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	20,847
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,592	19,507	20,686	21,565	16,708
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	67,378	0	75,565	0	0
Credit derivatives - notional amount (holding company as beneficiary)	102,343	0	110,081	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	161,879	0	177,605	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	7,842	0	8,041	0	0
Derivative Contracts					
Interest rate futures and forward contracts	99,670	182,937	185,729	76,534	16,852
Written options contracts (interest rate)	315,424	420,718	432,588	279,551	141,853
Purchased options contracts (interest rate)	218,500	218,500	218,500	200,000	125,000
Interest rate swaps	3,801,889	4,004,456	3,885,460	3,679,820	2,228,215
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	265,608	216,239	185,714	182,868	127,604
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.63	22.45	66	25.71	21.74	70	25	22.01	68	29.27	23.52	73	29.81	17.31	90
Standby letters of credit	0.15	0.67	12	0.15	0.72	14	0.16	0.71	13	0.19	0.84	19	0.19	0.35	33
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.47	0.25	75	0	0.39	27	0.57	0.35	73	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0.72	0.19	86	0	0.33	28	0.83	0.30	88	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	1.14	0.18	89	0	0.22	34	1.34	0.25	89	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.06	0.14	75	0	0.36	35	0.06	0.30	72	0	0.45	34	0	0	47
Derivative contracts	33.12	49.75	71	38.72	51.68	71	37.17	48.62	69	38.75	68.47	65	29.81	6.51	94
Interest rate contracts	31.24	35.96	72	37.06	36.85	74	35.76	34.36	72	37.15	47.31	71	28.37	6.40	92
Interest rate futures and forward contracts	0.70	5.17	60	1.40	9.28	59	1.41	6.21	62	0.67	10.67	54	0.19	0.25	68
Written options contracts (interest rate)	2.22	1.82	76	3.23	2.30	80	3.28	2.18	78	2.45	2.47	78	1.60	0.26	91
Purchased options contracts (interest rate)	1.54	1.33	76	1.68	1.51	75	1.65	1.46	76	1.75	2.65	73	1.41	0.07	95
Interest rate swaps	26.78	20.67	75	30.75	22.27	75	29.42	20.83	76	32.27	28.86	76	25.17	5.18	93
Foreign exchange contracts	1.87	6.16	77	1.66	5.77	77	1.41	6.01	72	1.60	10.12	74	1.44	0	97
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	1.87	0.73	89	1.66	0.74	89	1.41	0.77	86	1.60	2.03	86	1.44	0	98
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	39.27	42.93	62	36.62	41.55	62	35.54	42.82	57	39.30	45.53	61	40.65	25.18	92

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,701,091	5,042,850	4,907,991	4,418,773	2,639,524
Interest rate contracts	4,435,483	4,826,611	4,722,277	4,235,905	2,511,920
Foreign exchange contracts.....	265,608	216,239	185,714	182,868	127,604
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	99,670	182,937	185,729	76,534	16,852
Written options	315,424	420,718	432,588	279,551	141,853
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	315,424	420,718	432,588	279,551	141,853
Purchased options	218,500	218,500	218,500	200,000	125,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	218,500	218,500	218,500	200,000	125,000
Swaps	4,067,497	4,220,695	4,071,174	3,862,688	2,355,819
Held for trading.....	3,479,498	3,632,695	3,583,174	3,337,688	2,030,819
Interest rate contracts	3,213,890	3,416,456	3,397,460	3,154,820	1,903,215
Foreign exchange contracts.....	265,608	216,239	185,714	182,868	127,604
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,221,593	1,410,155	1,324,817	1,081,085	608,705
Interest rate contracts	1,221,593	1,410,155	1,324,817	1,081,085	608,705
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,563,230	4,622,132	4,669,090	4,139,222	2,490,662
One year or less	528,701	710,669	655,063	572,782	238,852
Over 1 year to 5 years	2,222,094	1,954,307	2,042,455	1,793,261	1,161,319
Over 5 years	1,812,435	1,957,156	1,971,572	1,773,179	1,090,491
Gross negative fair value (absolute value)	88,811	158,469	133,945	53,923	17,523
Gross positive fair value.....	127,080	219,984	187,482	78,386	26,310
Held for trading.....	87,651	154,889	131,588	53,565	17,158
Non-traded.....	39,429	65,095	55,894	24,821	9,152
Current credit exposure on risk-based capital derivative contracts	120,701	213,735	180,657	76,705	26,205
Credit losses on derivative contracts	272	0	126	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	94.35	94.09	30	95.71	95.13	33	96.22	94.10	34	95.86	93.44	35	95.17	99.91	5
Foreign exchange contracts	5.65	3.27	79	4.29	2.75	78	3.78	3.49	73	4.14	3.20	75	4.83	0	96
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards	2.12	12.57	36	3.63	12.99	35	3.78	14.05	35	1.73	13.49	29	0.64	11.75	42
Written options	6.71	7.49	58	8.34	8.37	61	8.81	8.18	64	6.33	5.91	62	5.37	11.14	59
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	6.71	7.20	60	8.34	7.94	63	8.81	7.73	67	6.33	5.10	66	5.37	10.65	59
Purchased options	4.65	3.44	69	4.33	3.38	69	4.45	3.42	70	4.53	4.42	64	4.74	1.29	87
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	4.65	3.04	70	4.33	2.87	73	4.45	2.86	73	4.53	3.35	69	4.74	1.22	88
Swaps	86.52	71.23	57	83.70	69.92	59	82.95	68.76	57	87.42	69.75	62	89.25	65.42	53
Held for trading	74.01	40.60	65	72.04	43.50	62	73.01	43.53	60	75.53	44.16	62	76.94	13.60	85
Interest rate contracts	68.36	34.42	66	67.75	37.56	66	69.22	36.62	67	71.40	37.24	70	72.10	12.87	84
Foreign exchange contracts	5.65	1.57	86	4.29	1.40	85	3.78	1.60	83	4.14	1.60	83	4.83	0	97
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	25.99	59.40	34	27.96	56.50	37	26.99	56.47	39	24.47	55.84	37	23.06	86.40	14
Interest rate contracts	25.99	56.19	36	27.96	54.31	40	26.99	53.82	41	24.47	52.22	38	23.06	85.51	14
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	97.07	91.87	50	91.66	89.91	38	95.13	91.48	46	93.67	93.86	34	94.36	82.85	47
One year or less	11.25	28.05	39	14.09	30.94	40	13.35	32.05	41	12.96	32.17	39	9.05	12.75	61
Over 1 year to 5 years	47.27	26.03	79	38.75	27.26	64	41.61	27.06	71	40.58	30.45	65	44	22.66	74
Over 5 years	38.55	30.08	60	38.81	28.48	63	40.17	29.56	64	40.13	28.09	66	41.31	36.28	52
Gross negative fair value (absolute value)	1.89	1.25	71	3.14	1.76	74	2.73	1.55	75	1.22	0.83	73	0.66	0.66	46
Gross positive fair value	2.70	1.68	86	4.36	2.69	81	3.82	2.23	85	1.77	1.19	77	1	1.10	44
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	80	0.14	0.07	84	0.11	0.07	85	0.04	0.06	76	0.02	0.01	86
Gross positive fair value (X)	0.10	0.07	78	0.19	0.11	81	0.15	0.09	84	0.06	0.07	75	0.03	0.01	90
Held for trading (X)	0.07	0.05	77	0.13	0.08	76	0.11	0.07	76	0.04	0.06	74	0.02	0	96
Non-traded (X)	0.03	0.01	85	0.06	0.02	85	0.05	0.02	85	0.02	0.01	79	0.01	0.01	78
Current credit exposure (X)	0.10	0.05	83	0.18	0.08	85	0.15	0.06	84	0.06	0.05	78	0.03	0	92
Credit losses on derivative contracts	0.02	0	96	0	0	45	0.01	0	92	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.34	0.63	83	2.37	1.03	85	1.99	0.85	85	0.84	0.73	79	0.38	0.06	94

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	113,392	67,740	67,740	64,293	60,643
Gross losses	4,167	1,444	8,446	5,205	2,597
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	632	860	1,578	2,652	1,472
Net losses	3,535	584	6,868	2,553	1,125
Provision for loan and lease losses	-7,500	45,000	52,500	6,000	4,775
Adjustments	0	20	20	0	0
Ending balance	102,357	112,176	113,392	67,740	64,293
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	-0.14	51	0.74	0.85	49	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34
Provision for loan and lease losses / Average loans and leases	-0.16	-0.25	53	0.98	1.37	42	0.57	0.82	31	0.07	0.24	22	0.07	0.16	30
Provision for loan and lease losses / Net loan and lease losses	-212.16	77.32	33	7,705.48	792.43	96	764.41	487.86	81	235.02	130.58	90	424.44	182.69	85
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.39	30	1.20	1.51	30	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	32	1.19	1.48	31	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53
Allowance for loan and lease losses / Net loans and leases losses (X)	14.48	15.27	66	96.04	11.83	94	16.51	11.58	77	26.53	8.03	89	57.15	21.35	87
Allowance for loan and lease losses / Nonaccrual assets	214.06	318.67	39	230.08	321.01	46	169.60	299.17	26	147.61	218.72	42	141.57	285.36	33
ALLL / 90+ days past due + nonaccrual loans and leases	214.06	260.68	48	229.80	244.42	56	169.59	244.34	35	140.98	151.73	56	141.56	259.30	37
Gross loan and lease losses / Average loans and leases	0.09	0.22	25	0.03	0.35	6	0.09	0.34	15	0.06	0.28	16	0.04	0.15	20
Recoveries / Average loans and leases	0.01	0.08	10	0.02	0.07	17	0.02	0.07	13	0.03	0.08	26	0.02	0.05	31
Net losses / Average loans and leases	0.08	0.13	39	0.01	0.28	7	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	7.48	16.12	22	16.52	15.46	60	30.32	33.98	51	102.12	36.22	91	23.71	51.25	35
Earnings coverage of net loan and lease losses (X)	27.20	4.52	70	182.50	21.56	94	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	35	0	0.03	25	0.05	0.04	65	0.03	0.01	72	0	0.01	40
Real estate loans secured by 1–4 family	0	-0.01	68	0	0.01	41	0	0.01	52	-0.01	0.01	33	0.01	0.01	55
Revolving	0	-0.05	72	0	0.01	36	-0.01	0.01	40	-0.01	0.02	26	0	0.02	28
Closed-end	0	-0.01	68	0	0.01	45	0	0	58	-0.01	0	34	0.02	0.01	65
Commercial real estate loans	0	0.05	25	0	0.03	32	0.09	0.07	67	0.06	0.01	86	0	0.01	28
Construction and land development	0	0	64	0	0	64	0	0	59	0.01	-0.01	83	0	-0.02	57
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	0	54
Other	0	-0.01	63	0	0	60	0	0	57	0.01	-0.01	85	0	-0.02	60
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0	0.07	20	0	0.05	26	0.12	0.11	68	0.08	0.02	85	0	0.02	20
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	65
Other	0	0.06	17	0	0.03	38	0.12	0.08	76	0.08	0.01	94	-0.01	0.01	18
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans	0.41	0.20	79	0.01	0.46	11	0.11	0.47	25	-0.05	0.37	1	0.04	0.18	35
Loans to individuals	0.12	0.78	14	0.04	1.41	3		1.13		0.41	1.17	25	0.53	0.71	52
Credit card loans		2.18			3.43			2.92			3.11			1.65	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.10	0.08	70	0.57	0.13	91	0.34	0.15	79	0.82	0.15	93	0.50	0.28	80

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		1,811		4,722		6,157		5,654		6,616					
90+ days past due loans and leases		0		58		1		2,157		5					
Nonaccrual loans and leases.....		47,818		48,756		66,860		45,892		45,413					
Total past due and nonaccrual loans and leases.....		49,629		53,536		73,018		53,703		52,034					
Restructured 30-89 days past due		20		0		54		216		245					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		20,184		23,937		22,110		24,366		29,348					
Total restructured loans and leases		20,204		23,937		22,164		24,582		29,593					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		19,338		17,698		16,821		19,469		23,604					
Other real estate owned.....		0		0		0		0		0					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.02	0.27	4	0.05	0.36	7	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17
90+ days past due loans and leases	0	0.10	10	0	0.13	21	0	0.12	19	0.02	0.15	38	0	0.03	29
Nonaccrual loans and leases.....	0.53	0.58	51	0.52	0.61	48	0.71	0.66	59	0.52	0.51	55	0.66	0.49	72
90+ days past due and nonaccrual loans and leases.....	0.53	0.73	40	0.52	0.80	32	0.71	0.85	46	0.54	0.71	43	0.66	0.54	67
30-89 days past due restructured.....	0	0.01	40	0	0.01	16	0	0.01	35	0	0.01	39	0	0.01	66
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured.....	0.23	0.12	80	0.25	0.13	81	0.23	0.13	82	0.27	0.14	80	0.42	0.10	93
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.02	0.27	4	0.05	0.37	7	0.07	0.40	6	0.06	0.43	5	0.10	0.32	16
90+ days past due assets	0	0.10	9	0	0.13	18	0	0.12	17	0.02	0.15	36	0	0.03	29
Nonaccrual assets	0.53	0.59	51	0.52	0.62	48	0.71	0.67	59	0.52	0.53	54	0.66	0.49	71
30+ days past due and nonaccrual assets	0.55	1.04	25	0.57	1.21	18	0.77	1.29	32	0.60	1.19	18	0.75	0.88	50
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.43	42	0.37	0.49	39	0.51	0.52	55	0.42	0.44	54	0.51	0.39	73
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.46	37	0.37	0.52	36	0.51	0.55	51	0.42	0.48	50	0.51	0.45	65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.47	0.52	50	0.51	0.56	46	0.63	0.60	57	0.58	0.53	59	0.78	0.59	74
Allowance for loan and lease losses	65.63	67.93	56	59.24	65.48	52	73.85	66.66	68	96.81	115.41	45	107.73	95.97	62
Equity capital + allowance for loan and lease losses	3.64	4.43	43	3.73	4.83	39	4.61	4.97	51	3.69	4.28	46	6.09	5.09	69
Tier 1 capital + allowance for loan and lease losses	4.92	5.28	50	5.20	5.98	46	6.32	6.05	60	5.04	5.65	48	7.24	5.65	71
Loans and leases + other real estate owned	0.75	0.88	45	0.71	0.92	41	0.89	0.97	48	0.74	0.85	46	1	0.82	69

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.02	0.24	10	0.05	0.39	10	0.07	0.39	12	0.07	0.38	9	0.10	0.29	20
	90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0.03	0.16	48	0	0.03	19
	Nonaccrual.....	0.38	0.65	31	0.38	0.63	30	0.44	0.76	34	0.32	0.46	41	0.33	0.48	42
Commercial and industrial	30–89 days past due.....	0.02	0.17	14	0.04	0.23	21	0.03	0.23	12	0.03	0.31	10	0.04	0.23	28
	90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....	1.23	0.64	83	1.09	0.75	74	1.71	0.75	89	1.60	0.83	83	2.43	0.61	94
Individuals	30–89 days past due.....	0.32	0.55	36	0.48	0.58	43	0.14	0.83	13	0.20	0.83	19	0.36	0.68	44
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0.07	0.17	50	0	0.03	31
	Nonaccrual.....	0.45	0.18	84	0.40	0.22	75	0.74	0.28	87	0.24	0.17	67	0.09	0.15	54
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....		0.01			0			0			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.04			0.02			0.09			0.03				
Other loans and leases	30–89 days past due.....	0	0.11	18	0.05	0.14	51	0.06	0.18	51	0.17	0.20	60	0.15	0.18	71
	90+ days past due	0	0.01	35	0.03	0.01	85	0	0.01	71	0.01	0.01	72	0.01	0	87
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.04	0.35	9	0.08	0.60	9	0.09	0.65	4	0.09	0.67	4	0.12	0.52	15
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0.07	0.31	55	0	0.04	22
	Nonaccrual	0.64	0.82	47	0.73	0.84	53	0.74	0.89	52	0.64	0.73	51	0.67	0.61	62
Revolving	30–89 days past due	0.05	0.29	16	0.03	0.40	16	0.04	0.48	13	0.12	0.45	18	0.03	0.36	20
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual	0.35	1.05	30	0.39	1.27	24	0.34	1.13	23	0.45	1	34	0.53	0.35	74
Closed-end	30–89 days past due	0.04	0.36	11	0.09	0.61	12	0.10	0.65	4	0.08	0.70	4	0.16	0.54	22
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0.09	0.35	57	0	0.05	24
	Nonaccrual	0.74	0.77	55	0.84	0.81	60	0.86	0.87	59	0.70	0.70	54	0.73	0.64	64
Junior lien	30–89 days past due	0	0.01	35	0.01	0.02	42	0	0.02	32	0.02	0.02	53	0.03	0.02	74
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.05	0.04	62	0.10	0.05	79	0.07	0.04	71	0.10	0.04	82	0.15	0.03	90
Commercial real estate	30–89 days past due	0.01	0.14	18	0.03	0.23	20	0.06	0.26	29	0.05	0.18	24	0.09	0.16	48
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.02	31
	Nonaccrual	0.21	0.52	27	0.14	0.43	18	0.25	0.62	24	0.07	0.23	22	0.09	0.41	24
Construction and development	30–89 days past due	0.03	0.12	50	0.08	0.24	52	0.45	0.28	74	0.12	0.28	51	0.32	0.17	75
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0.05	0.36	42	0.06	0.25	38	0.13	0.41	50	0.11	0.20	54	0.08	0.18	59
1–4 family	30–89 days past due	0	0.02	33	0.08	0.04	75	0.08	0.03	80	0.10	0.06	77	0	0.07	32
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	30	0	0.04	27	0.07	0.03	83	0	0.02	30	0.06	0.04	81
Other	30–89 days past due	0.03	0.07	60	0	0.17	19	0.37	0.22	75	0.02	0.20	43	0.32	0.06	90
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0.05	0.29	50	0.06	0.18	47	0.05	0.35	44	0.11	0.17	62	0.02	0.10	57
Multifamily	30–89 days past due	0.01	0.06	59	0	0.08	48	0	0.09	22	0	0.08	19	0	0.03	75
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0	0.14	21	0.03	0.08	48	0.02	0.11	46	0.03	0.05	54	0.36	0.04	93
Nonfarm non-residential	30–89 days past due	0	0.14	17	0.03	0.20	24	0	0.23	12	0.05	0.14	27	0.06	0.17	45
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	0.28	0.66	32	0.18	0.55	19	0.32	0.80	27	0.07	0.28	19	0.03	0.52	13
Owner Occupied	30–89 days past due	0	0.04	27	0.03	0.07	32	0	0.07	16	0.03	0.07	31	0.03	0.08	46
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0.02	0.25	14	0.04	0.24	19	0.04	0.27	16	0.02	0.16	16	0.03	0.20	25
Other	30–89 days past due	0	0.09	12	0	0.11	22	0	0.14	11	0.02	0.07	35	0.04	0.07	57
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.27	0.40	54	0.13	0.24	43	0.28	0.44	48	0.06	0.10	49	0	0.22	13
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.03	
	90+ days past due		0.39			0.76			0.63			0.78			0.26	
	Nonaccrual		0.08			0.09			0.05			0.11			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	948,459	943,013	945,966	1,035,792	527,927										
Retained earnings	763,596	676,834	716,024	654,182	546,736										
Accumulated other comprehensive income (AOCI)	29,567	51,845	40,695	18,169	-1,173										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,741,622	1,671,692	1,702,685	1,708,143	1,073,490										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	509,716	513,998	511,802	518,005	256,482										
Accumulated other comprehensive income-related adjustments	29,567	51,846	40,695	18,169	-1,174										
Other deductions from common equity tier 1 capital	6	14	11	6	6										
Subtotal:	1,202,333	1,105,834	1,150,177	1,171,963	818,176										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,202,333	1,105,834	1,150,177	1,171,963	818,176										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	61,000	61,000	61,000	61,000	74,000										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	61,000	61,000	61,000	61,000	74,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	61,000	61,000	61,000	61,000	74,000										
Tier 1 Capital	1,263,333	1,166,834	1,211,177	1,232,963	892,176										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	49,730	49,582	49,656	49,507	34,728										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	102,870	112,026	113,516	69,871	65,550										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	152,600	161,608	163,172	119,378	100,278										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	152,600	161,608	163,172	119,378	100,278										
Exited advanced approach tier 2 capital															
Total capital	1,415,933	1,328,442	1,374,349	1,352,341	992,454										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	13,935,582	12,708,704	13,176,077	11,447,061	8,598,949										
Less: Deductions from common equity tier 1 capital	509,716	513,998	511,802	518,005	256,482										
Less: Other deductions	-4,808	-3,257	-5,838	-2,710	-1,377										
Total assets for leverage ratio	13,430,674	12,197,963	12,670,113	10,931,766	8,343,844										
Total risk-weighted assets	9,034,586	9,019,704	9,081,020	9,116,143	6,866,218										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.31	12.66	63	12.26	11.98	60	12.67	12.35	61	12.86	12.11	73	11.92	12.37	55
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	13.98	13.44	65	12.94	12.72	66	13.34	13.08	60	13.53	12.78	70	12.99	13.03	60
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.67	15.42	63	14.73	14.77	57	15.13	15.23	55	14.83	14.36	67	14.45	14.48	60
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.41	9.11	65	9.57	9.03	72	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			318			141			270			794				449	125.53	511.54
Other insurance activities income			318			141			270			794				449	125.53	511.54
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			242,963			198,124			200,525			197,372				160,456	22.63	77.70

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47					66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53					33.33		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26					0		
Insurance activities revenue / Adjusted operating income	0.13	0.37	59	0.06	0.39	49	0.06	0.41	47	0.16	0.47	60	0.12	0.46	67		
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91					50		
Other premium income / Total premium income	69.08			59.99			61.77			65.09					50		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86					72.25		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61					116.87		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15				0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.79	11.54	74	15.49	11.35	64	15.14	11.03	65	15.17	11.51	67	16.78	13.70	64		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0				0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	5,001		5,000		9,874		5,000		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	5,001		5,000		9,874		5,000		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	5,001		5,000		9,874		5,000		0
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.12			0.59			0.42	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			5.29			5.18	
Commercial and industrial loans		1.03			0.59			0.64	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	0.02	-1.19	56	-50	10.27	8	97.48	-2.40	94
Total selected assets.....	0.02	3.19	54	-50	5.10	12	97.48	2.04	93
Deposits		9.07			10.22			3.46	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	1.62	1.76	1.69	1.49	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		5,015	123,625	165,988	181,704	71,169	-95.94	-77.48
Dividends		5,015	123,625	165,988	181,704	71,169	-95.94	-77.43
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		17	28	45	86	87	-39.29	-43.33
Dividends		17	28	45	86	87	-39.29	-43.33
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		5,032	123,653	166,033	181,790	71,256	-95.93	-77.43
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	565	376		
Total operating income		5,032	123,653	166,033	182,355	71,632	-95.93	-77.43
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		1,365	2,065	3,497	5,459	1,663	-33.90	64.06
Other expenses		929	986	1,935	3,342	2,948	-5.78	-55.08
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,294	3,051	5,432	8,801	4,611	-24.81	-20.90
Income (loss) before taxes		2,738	120,602	160,601	173,554	67,021	-97.73	-85.88
Applicable income taxes (credit)		-490	-663	-1,499	-2,262	-1,151		
Extraordinary items								
Income before undistributed income of subsidiaries		3,228	121,265	162,100	175,816	68,172	-97.34	-85.30
Equity in undistributed income of subsidiaries		76,055	-69,612	-40,933	-10,641	53,450		346.52
Bank subsidiaries		76,055	-69,612	-40,933	-10,641	53,450		346.52
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		79,283	51,653	121,167	165,175	121,622	53.49	103.36
Memoranda								
Bank net income		81,070	54,013	125,055	171,063	124,619	50.09	106.53
Nonbank net income		17	28	45	86	87	-39.29	-43.33
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,826,976	96.43	1,710,402	93.04	1,759,493	94.37	1,741,544	1,126,112	6.82	109.21
Common and preferred stock		1,826,976	96.43	1,710,402	93.04	1,759,493	94.37	1,741,544	1,126,112	6.82	109.21
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		1,889	0.10	1,890	0.10	1,890	0.10	1,891	2,295	-0.05	-14.18
Common and preferred stock		1,889	0.10	1,890	0.10	1,890	0.10	1,891	2,295	-0.05	-14.18
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		63,230	3.34	93,582	5.09	100,604	5.40	135,688	64,256	-32.43	45.73
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		2,490	0.13	32,532	1.77	2,569	0.14	32,511	2,762	-92.35	-6.11
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,894,585	100.00	1,838,406	100.00	1,864,556	100.00	1,911,634	1,195,425	3.06	105.60
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		23,425	1.24	37,433	2.04	32,773	1.76	74,906	0	-37.42	
Subordinated notes and debentures		49,743	2.63	49,648	2.70	49,696	2.67	49,601	34,728	0.19	43.72
Other liabilities		16,943	0.89	16,783	0.91	16,551	0.89	16,136	11,034	0.95	73.28
Balance due to subsidiaries and related institutions		62,852	3.32	62,850	3.42	62,851	3.37	62,848	76,173	0.00	-14.14
Total liabilities		152,963	8.07	166,714	9.07	161,871	8.68	203,491	121,935	-8.25	30.07
Equity Capital		1,741,622	91.93	1,671,692	90.93	1,702,685	91.32	1,708,143	1,073,490	4.18	116.65
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		329	0.02	328	0.02	328	0.02	342	279	0.30	26.05
Common surplus		948,130	50.04	942,685	51.28	945,638	50.72	1,035,450	527,648	0.58	132.30
Retained earnings		763,596	40.30	676,834	36.82	716,024	38.40	654,182	546,736	12.82	94.84
Accumulated other comprehensive income		29,567	1.56	51,845	2.82	40,695	2.18	18,169	-1,173	-42.97	725.43
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,894,585	100.00	1,838,406	100.00	1,864,556	100.00	1,911,634	1,195,425	3.06	105.60
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		62,852	3.32	62,850	3.42	62,851	3.37	62,848	76,173	0.00	-14.14
Notes payable to subsidiaries that issued TPS		61,000	3.22	61,000	3.32	61,000	3.27	61,000	74,000	0.00	-14.08
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	9.20	12.64	22	6.06	4.33	60	7.13	7.29	45	10.87	9.68	67	12.31	11.03	70
Bank net income / Average equity investment in banks	9.05	12.37	24	6.20	4.55	56	7.18	7.45	41	11.31	10.51	64	11.90	11.56	61
Nonbank net income / Average equity investment in nonbanks	1.80	13.40	28	2.96	7.01	45	2.38	9.75	35	4.23	7.89	44	3.92	10.83	39
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			9.40	
Bank net income / Parent net income	102.25	96.24	55	104.57	91.35	50	103.21	88.16	53	103.56	82.22	56	102.46	104.73	38
Nonbank net income / Parent net income	0.02	3.10	33	0.05	6.35	31	0.04	3.59	30	0.05	5.93	26	0.07	0.99	56
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	8.78	16.87	35	9.97	20.37	42	9.51	20.06	37	11.91	20.43	53	11.36	9.50	60
Total debt / Equity capital	4.20	11.60	31	5.21	14.50	38	4.84	14.41	31	7.29	14.31	52	3.24	3.94	61
Total debt + notes payable to subs that issued TPS / Equity capital	7.70	13.82	37	8.86	16.78	41	8.43	16.67	36	10.86	16.36	54	10.13	7.93	61
Total debt + Loans guaranteed for affiliate / Equity capital	4.20	11.69	31	5.21	14.81	37	4.84	14.68	31	7.29	14.56	51	3.24	3.98	60
Total debt / Equity capital – excess over fair value	4.20	11.71	31	5.21	14.64	38	4.84	14.52	31	7.29	14.51	52	3.24	3.94	61
Long-term debt / Equity capital	4.20	11.05	31	5.21	13.39	38	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	53.52	39.10	61	54.18	29.33	74	56.48	34.67	70	62.82	28.44	80	31.10	15.49	73
Double Leverage															
Equity investment in subs / Equity capital	105.01	103.07	65	102.43	103.11	49	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58
Total investment in subs / Equity capital	105.01	108.26	54	102.43	110.49	36	103.45	110.16	41	102.07	111.07	34	105.12	104.38	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.55	0.25	71	0.39	0.67	49	0.48	0.47	56	0.21	0.36	48	0.45	0.36	52
Equity investment in subs – equity cap / Net income-div (X)	0.92	0.83	69	0.96	3.93	35	0.97	1.82	38	0.33	1.22	23	0.69	1.18	40
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	16.46	138.64	5	370.16	143.95	92	252.88	136.59	88	278.22	177.68	83	156.09	113.37	79
Cash from ops + noncash items + op expense / Op expense + dividend	16.97	130.64	7	370.05	154.33	91	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	12.62	103.17	17	40.87	148.07	14	67.79	134.08	11	165.28	116.34	86	136.13	108.88	77
Pretax operating income + interest expense / Interest expense	300.59	1,479.01	24	5,940.29	2,733.67	86	4,692.54	2,016.32	86	3,279.23	1,968.54	83	4,130.13	1,631.73	84
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	242.31	1,667.11	20	4,200.71	1,374.36	89	3,333.36	1,539.23	84	2,186.99	1,632.83	71	1,570.73	1,015.91	76
Dividends + interest from subsidiaries / Interest expense + dividends	15.21	153.06	7	379.08	169.52	87	257.92	150.43	86	287.70	210.80	76	163	140.89	68
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.45	3.64	48	4.21	3.69	63	4.53	3.85	62	6.25	2.64	78	4.45	1.59	81
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0	
Nonaccrual		0.96			0.97			1.03			0.54			0.70	
Total		1.17			1.02			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	982.37	78.46	97	25.20	73.92	17	37.56	81.10	20	32.83	57.84	30	61.68	87.25	35
Dividends declared / Net income	40	25.30	82	59.15	60.26	54	50.24	42.29	63	34.95	33.08	54	34.58	24.10	63
Net income – dividends / Average equity.....	5.52	9.64	16	2.48	1.15	55	3.55	4.14	39	7.07	6.46	57	8.06	8.12	54
Percent of Dividends Paid															
Dividends from bank subsidiaries	15.81	139.49	21	404.61	166.94	85	272.66	132.17	85	314.75	178.13	81	169.24	131.90	70
Dividends from nonbank subsidiaries	0.05	3.97	60	0.09	3.69	61	0.07	3.41	52	0.15	7.53	44	0.21	2.83	59
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	15.87	193.08	10	404.70	205.70	84	272.73	174.85	82	314.90	260.40	71	169.45	144.51	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	6.19	36.56	20	228.88	82.59	92	132.73	60.28	95	106.22	66.55	90	57.11	33.37	78
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	6.19	38.35	18	228.88	98.26	90	132.73	62.88	92	106.22	69.36	86	57.11	35.67	77
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	96.62	66
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.66	67.82	79	99.98	66.84	87	99.97	69.76	91	99.64	67.32	83	99.35	72.95	73
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	99.66	81.78	69	99.98	81.90	79	99.97	82.20	85	99.64	78.80	74	99.35	89.39	58
Dividends from nonbank subsidiaries	0.34	2.67	69	0.02	2.05	58	0.03	1.95	51	0.05	2.65	43	0.12	2.65	60
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	0.34	6.48	55	0.02	6.25	43	0.03	4.70	36	0.05	7.29	28	0.12	3.33	56
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	85.90	28.31	83	72.17	33.86	80	76.21	27.08	84	50.48	28.33	74	219.34	81.26	84